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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

t 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name		
Write the name that is on	Lenora	
your government-issued	First name	First name
example, your driver's	J	
license or passport).	Middle name	Middle name
Bring your picture	Rodriguez	
	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
Ç		
All other names you have used in the last 8 years		
Include your married or maiden names.		
Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-5663	
	Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. Rodriguez Last name and Suffix (Sr., Jr., II, III) All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number About Debtor 1: Lenora First name Addidle name Rodriguez Last name and Suffix (Sr., Jr., II, III)

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Debtor 1 Lenora J Rodriguez

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live	1724 Linden Rd Homewood, IL 60430	If Debtor 2 lives at a different address:			
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this	Check one: Over the last 180 days before filing this petition, I			
		petition, I have lived in this district longer than in any other district.	have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Debtor 1 Lenora J Rodriguez

Case number (if known)

	t 2: Tell the Court About	. ou	Bankruptcy Ca	3 C				
7.	The chapter of the Bankruptcy Code you are				of each, see Notice Required by f page 1 and check the appropriat	11 U.S.C. § 342(b) for Individuals Filing for Bank e box.	ruptcy	
	choosing to file under	Chapter 7						
		□ с	hapter 11					
			Chapter 12					
		□ с	hapter 13					
3.	How you will pay the fee	•	about how yo	u may pay. Typ attorney is sub	pically, if you are paying the fee yo	k with the clerk's office in your local court for more ourself, you may pay with cash, cashier's check, calf, your attorney may pay with a credit card or ch	or money	
					tallments. If you choose this options (Official Form 103A).	on, sign and attach the Application for Individuals	to Pay	
			but is not required that applies to	uired to, waive b your family si	your fee, and may do so only if yo ze and you are unable to pay the	n only if you are filing for Chapter 7. By law, a jud our income is less than 150% of the official povert ee in installments). If you choose this option, you Official Form 103B) and file it with your petition.	y line	
D. Have you filed for ■ No. No.								
	last 8 years?	☐ Ye	es.					
			District		When	Case number		
			District		When	Case number		
			District		When	Case number		
10.	Are any bankruptcy	■ N	0					
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Ye	es.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your	□ No	o. Go to li	ne 12.				
	residence?	■ Ye	es. Has yo	ur landlord obta	ained an eviction judgment agains	t you and do you want to stay in your residence?		
			. ■	No. Go to line	12.			
			_		nitial Statement About an Eviction	Judgment Against You (Form 101A) and file it wit	th this	

Debtor 1 Lenora J Rodriguez

Document Page 4 of 63

Case number (if known)

Part	Report About Any Bu	sinesses	You Own	as a Sole Proprieto	r			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	and location of busin	ness			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.	proprietorship is a ss you operate as vidual, and is not a te legal entity such orporation,		e of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	oer, Street, City, State	& ZIP Code			
	it to this petition.		Chec	k the appropriate box	to describe your business:			
				Health Care Busine	ess (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real E	Estate (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as det	fined in 11 U.S.C. § 101(53A))			
				Commodity Broker	(as defined in 11 U.S.C. § 101(6))			
				None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation in 11 U.S	s. If you ir ns, cash-f S.C. 1116	iling under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure 1116(1)(B).				
	For a definition of small	■ No.	ı amı	not filing under Chapte	or 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code		1, but I am NOT a small business debtor according to the definition in the Bankruptcy			
		☐ Yes.	I am f	iling under Chapter 1	1 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Part	: 4: Report if You Own or	Have Any	/ Hazardo	ous Property or Any	Property That Needs Immediate Attention			
	Do you own or have any property that poses or is alleged to pose a threat of imminent and	■ No. □ Yes.		the hazard?				
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?				
	0			٦	Number, Street, City, State & Zip Code			

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Debtor 1 Lenora J Rodriguez

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Page 6 of 63 Document Case number (if known) Lenora J Rodriguez Debtor 1 **Answer These Questions for Reporting Purposes** Part 6: 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ■ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under ☐ No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do **1.000-5.000 1** 25.001-50.000 1-49 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ■ More than 100,000 **1**00-199 □ 200-999 19. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion **\$50,001 - \$100,000** be worth? □ \$10,000,000,001 - \$50 billion □ \$50,000,001 - \$100 million **□** \$100.001 - \$500.000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$500,000,001 - \$1 billion □ \$1,000,001 - \$10 million estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **□** \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Lenora J Rodriguez Signature of Debtor 2 Lenora J Rodriguez

Executed on

MM / DD / YYYY

Signature of Debtor 1

November 15, 2016

MM / DD / YYYY

Executed on

Debtor 1 Lenora J Rodriguez

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Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ David C	Cutler	Date	November 15, 2016	
Signature of	Attorney for Debtor		MM / DD / YYYY	
David Cutl	ler			
	ssociates, Ltd			
4131 Main Skokie, IL				
Number, Street,	City, State & ZIP Code			
Contact phone	847-673-8600	Email address	david@cutlerltd.com	
Bar number & St	tate			

		THE FAUL O OF US					
Fill in this information to identify your case:							
Lenora J Rodrigu	ez						
First Name	Middle Name	Last Name					
First Name	Middle Name	Last Name					
ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS					
	Lenora J Rodrigu First Name	Emation to identify your case: Lenora J Rodriguez First Name Middle Name First Name Middle Name	Emation to identify your case: Lenora J Rodriguez First Name Middle Name Last Name First Name Middle Name Last Name				

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets
			of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	74,203.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	74,203.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	30,182.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	59,884.37
	Your total liabilities	\$	90,066.37
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,065.33
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,975.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other so	chedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a personal	, family, or

Official Form 106Sum

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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Case number (if known) Debtor 1 Lenora J Rodriguez

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

3,554.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total	claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	35,049.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	35,049.00

Fill in			Document Page 10 of 63		
	this inforn	nation to identify your case a			
Debto	or 1	Lenora J Rodriguez			
		First Name	Middle Name Last Name		
Debto (Spouse	or 2 e, if filing)	First Name	Middle Name Last Name		
United	d States Ba	nkruptcy Court for the: NORT	HERN DISTRICT OF ILLINOIS		
_					_
Case	number _				Check if this is a amended filing
<u>Offi</u>	cial Fo	rm 106A/B			
Scł	nedul	e A/B: Property	/		12/15
t fits be	est. Be as co	omplete and accurate as possible	List an asset only once. If an asset fits in more than on. If two married people are filing together, both are eq	ually responsible for supply	ring correct information. If
	· =	•	s form. On the top of any additional pages, write your	name and case number (if k	nown). Answer every questi
Part 1:	Describe I	Each Residence, Building, Land,	or Other Real Estate You Own or Have an Interest In		
. Do y	ou own or h	ave any legal or equitable interes	t in any residence, building, land, or similar property?		
	lo. Go to Part	2.			
ΠY	es. Where is	s the property?			
Part 2:	Describe Y	Your Vehicles			
			ehicles, motorcycles		
□ N			motor cycles		
_	⁄es	Mercedes	Who has an interest in the property? Check one		d claims or exemptions. Put
■ Y	res Make:	Mercedes ML350		the amount of any sec	d claims or exemptions. Put cured claims on Schedule D: Claims Secured by Property.
■ Y	Make: Model: Year: 2	ML350 2011	Who has an interest in the property? Check one ■ Debtor 1 only □ Debtor 2 only	the amount of any sec Creditors Who Have C Current value of the	cured claims on Schedule D: Claims Secured by Property. Current value of the
■ Y	Yes Make: Model:	ML350 2011 e mileage: 72000	Who has an interest in the property? Check one ■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	the amount of any sec Creditors Who Have 0	cured claims on Schedule D: Claims Secured by Property.
■ Y	Make: Model: Year: Approximate	ML350 2011 e mileage: 72000	Who has an interest in the property? Check one □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this is community property	the amount of any sec Creditors Who Have C Current value of the	cured claims on Schedule D: Claims Secured by Property. Current value of the portion you own?
■ Y	Make: Model: Year: Approximate	ML350 2011 e mileage: 72000	Who has an interest in the property? Check one ■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	the amount of any sec Creditors Who Have (Current value of the entire property?	cured claims on Schedule D: Claims Secured by Property. Current value of the portion you own?
3.1	Make: Model: Year: Approximate Other inform	ML350 2011 e mileage: 72000	Who has an interest in the property? Check one □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this is community property (see instructions)	the amount of any sec Creditors Who Have (Current value of the entire property? \$30,000.06	cured claims on Schedule D: Claims Secured by Property. Current value of the portion you own? 9 \$30,000.00 d claims or exemptions. Put
■ Y	Make: Make: Make: Make:	ML350 2011 e mileage: 72000 nation:	Who has an interest in the property? Check one □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this is community property	the amount of any sec Creditors Who Have (Current value of the entire property? \$30,000.00	cured claims on Schedule D: Claims Secured by Property. Current value of the portion you own? 9 \$30,000.00
3.1	Make: Model: Year: Approximate Other inform Make: Model: Model:	ML350 2011 e mileage: 72000 nation:	Who has an interest in the property? Check one □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this is community property (see instructions) Who has an interest in the property? Check one	the amount of any sec Creditors Who Have (Current value of the entire property? \$30,000.00	cured claims on Schedule D: Claims Secured by Property. Current value of the portion you own? 0 \$30,000.00 d claims or exemptions. Put cured claims on Schedule D: Claims Secured by Property.
3.1	Make: Model: Year: Approximate Other inform Make: Model: Year: Approximate Approximate	ML350 2011 e mileage: 72000 nation: Lexus es350 2002 e mileage:	Who has an interest in the property? Check one □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this is community property (see instructions) Who has an interest in the property? Check one □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	the amount of any sec Creditors Who Have (Current value of the entire property? \$30,000.00 Do not deduct secure the amount of any sec Creditors Who Have (Control of the current who have (Control o	cured claims on Schedule D: Claims Secured by Property. Current value of the portion you own? 0 \$30,000.00 d claims or exemptions. Put cured claims on Schedule D: Claims Secured by Property.
3.1	Make: Model: Approximate Other inform Make: Model: Year: Approximate Other inform	ML350 2011 e mileage: 72000 nation: Lexus es350 2002 e mileage: nation:	Who has an interest in the property? Check one □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this is community property (see instructions) Who has an interest in the property? Check one □ Debtor 1 only □ Debtor 2 only	the amount of any sec Creditors Who Have (Current value of the entire property? \$30,000.00 Do not deduct secure the amount of any sec Creditors Who Have (Current value of the	cured claims on Schedule D: Claims Secured by Property. Current value of the portion you own? 0 \$30,000.00 d claims or exemptions. Put cured claims on Schedule D: Claims Secured by Property. Current value of the
3.1	Make: Model: Approximate Other inform Make: Model: Year: Approximate Other inform	ML350 2011 e mileage: 72000 nation: Lexus es350 2002 e mileage:	Who has an interest in the property? Check one □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this is community property (see instructions) Who has an interest in the property? Check one □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	the amount of any sec Creditors Who Have (Current value of the entire property? \$30,000.00 Do not deduct secure the amount of any sec Creditors Who Have (Current value of the	cured claims on Schedule D: Claims Secured by Property. Current value of the portion you own? 0 \$30,000.00 d claims or exemptions. Put cured claims on Schedule D: Claims Secured by Property. Current value of the portion you own?

☐ Yes

		Case 16-3	36604 D	oc 1 Filea 11/1		16/16 20:12:33	Desc Main
D	ebtor 1	Lenora J Roc	driguez	Docume	nt Page 11 of 6	Case number (if known)	
5					ntries from Part 2, includin		\$30,400.00
Р	art 3: Des	scribe Your Person	nal and Househ	old Items		·	
				ble interest in any of the	e following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
6.	Example ☐ No	old goods and for es: Major appliance Describe		linens, china, kitchenware	Э		Gaine of Gromphorie.
			Personal p	ossessions in home	at liquidation value		\$1,000.00
7.	■ No	es: Televisions ar		o, video, stereo, and digir ras, media players, game		rinters, scanners; music o	collections; electronic devices
8.	Example No			tings, prints, or other artw lia, collectibles	vork; books, pictures, or othe	er art objects; stamp, coin	, or baseball card collections;
9.	Example No	ent for sports ar es: Sports, photog musical instru Describe	graphic, exerci	se, and other hobby equi	pment; bicycles, pool tables	s, golf clubs, skis; canoes	and kayaks; carpentry tools;
			Ice skates,	tennis rack, skiis			\$100.00
	■ No □ Yes. Clothes Examp □ No	oles: Pistols, rifles Describe	. •	nmunition, and related eq			
			Personal c	lothing			\$500.00
12	□ No		velry, costume	jewelry, engagement rin	gs, wedding rings, heirloom	jewelry, watches, gems, o	gold, silver
			Costume je	ewelry			\$50.00
							\$0.00

13. **Non-farm animals** *Examples:* Dogs, cats, birds, horses

■ No

		Case 16-36	604 Doc 1	Filed 11/16/16		Desc Main
De	btor 1	Lenora J Rodri	guez	Document	Page 12 of 63 Case number (if known)	
	□ Yes.	Describe				
	No	her personal and h	_	u did not already list, i	ncluding any health aids you did not list	
15.				rom Part 3, including a	nny entries for pages you have attached	\$1,650.00
Par	t 4: De	scribe Your Financial	Assets			
Do	you ov	vn or have any lega	al or equitable inter	est in any of the follow	ving?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	No				osit box, and on hand when you file your petit	ion
17.	Depos Examp	its of money oles: Checking, savi	ngs, or other financia	al accounts; certificates	of deposit; shares in credit unions, brokerage	houses, and other similar
	□ No ■ Yes.			Institution r	name:	
			17.1. Checking	Chase Ba	ank	\$1,153.00
	<i>Exam</i> µ ■ No		publicly traded sto vestment accounts v	vith brokerage firms, mo	ney market accounts	
	and jo	ublicly traded stoc pint venture	k and interests in i	ncorporated and uninc	orporated businesses, including an intere	st in an LLC, partnership,
	■ No □ Yes.	Give specific inform	nation about them Name of entity:		% of ownership:	
١	Negot Non-n ■ No	<i>iable instrument</i> s ind	clude personal check ts are those you can	ks, cashiers' checks, pro	negotiable instruments missory notes, and money orders. by signing or delivering them.	
	_ 100.	Olve specific inform	Issuer name:			
		ment or pension acoles: Interests in IRA		01(k), 403(b), thrift saving	gs accounts, or other pension or profit-sharino	j plans
	Yes.	List each account s	eparately. Type of account:	Institution r	name:	
			Pension	Rail Road	d Retirement	\$0.00
			Pension	Teacher's	s Retirement	\$0.00
	Your s		leposits you have ma		ntinue service or use from a company ectric, gas, water), telecommunications compa	unies, or others

Official Form 106A/B Schedule A/B: Property page 3

Debtor 1	Case 16-36604 Lenora J Rodrigue		Filed 11/16/16 Document	Entered 11/16/16 20:12:33 Page 13 of 63 Case number (if known)	Desc Main			
_	Lenora 3 Rourigue	: <u>Z</u>	Institution r					
— 163.	Ren	ı +	Landlord		\$1,000.00			
	Ken		Landiord		\$1,000.00			
23. Annui	ties (A contract for a peri	odic payment o	of money to you, either fo	or life or for a number of years)				
■ No	leguer na	me and descrip	tion					
	ts in an education IRA, .C. §§ 530(b)(1), 529A(b)			ogram, or under a qualified state tuition pr	ogram.			
	Institution	name and des	cription. Separately file t	he records of any interests.11 U.S.C. § 521(c):			
25. Trusts	s, equitable or future int	erests in prop	erty (other than anythir	ng listed in line 1), and rights or powers ex	ercisable for your benefit			
■ No								
⊔ Yes.	Give specific informatio	n about them						
	ts, copyrights, tradema ples: Internet domain nar							
■ No	amples: Internet domain names, websites, proceeds from royalties and licensing agreements							
☐ Yes.	Give specific informatio	n about them						
	Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No							
☐ Yes.	Yes. Give specific information about them							
Money or	property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.			
28. Tax re	funds owed to you							
■ No								
⊔ Yes.	Give specific information	n about them, ir	ncluding whether you alre	eady filed the returns and the tax years				
□ No			ousal support, child supp	oort, maintenance, divorce settlement, proper	y settlement			
		Pas	t due child support					
		- 40	t due omia eapport	Child support	\$40,000.00			
■ No □ Yes.	benefits; unpaid loa Give specific informationsts in insurance policie	ability insurance ans you made to an s	o someone else	nefits, sick pay, vacation pay, workers' comp				
<i>Exam</i> □ No	ples: Health, disability, or	r life insurance;	health savings account	(HSA); credit, homeowner's, or renter's insura	ance			
	Name the insurance cor	mpany of each pompany name:	policy and list its value.	Beneficiary:	Surrender or refund value:			
	Te	erm life throu	ugh employer	Son	\$0.00			

Official Form 106A/B Schedule A/B: Property page 4

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Case number (if known) Document Lenora J Rodriguez Debtor 1 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$42,153.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form Part 1: Total real estate, line 2 \$0.00 56. Part 2: Total vehicles, line 5 \$30,400.00 57. Part 3: Total personal and household items, line 15 \$1,650.00 58. Part 4: Total financial assets, line 36 \$42,153.00 59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00

\$74,203.00

Schedule A/B: Property

Copy personal property total

\$74,203.00

Official Form 106A/B

62. Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

page 5

\$74,203.00

		DOM:		
Fill in this infor	rmation to identify your	case:		
Debtor 1	Lenora J Rodrigu	ıez		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is a amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption	
	Copy the value from Schedule A/B	Check only one box	for each exemption.		
2002 Lexus es350 Not running - scrap value only	\$400.00	=	\$400.00	735 ILCS 5/12-1001(c)	
Line from Schedule A/B: 3.2			market value, up to ble statutory limit		
Personal possessions in home at liquidation value	\$1,000.00	=	\$1,000.00	735 ILCS 5/12-1001(b)	
Line from Schedule A/B: 6.1			market value, up to ble statutory limit		
Ice skates, tennis rack, skiis Line from Schedule A/B: 9.1	\$100.00	.	\$100.00	20 ILCS 1805/10	
Life from Schedule AVD. 4.1			market value, up to ble statutory limit		
Personal clothing Line from Schedule A/B: 11.1	\$500.00		\$500.00	735 ILCS 5/12-1001(a)	
Line IIom Schedule AVD. 11.1			market value, up to ble statutory limit		
Costume jewelry Line from Schedule A/B: 12.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)	
Line from Schedule A/B: 12.1			market value, up to ble statutory limit		

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Case number (if known)

	=== ==================================						
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B		ount of the exemption you claim eck only one box for each exemption.	Specific laws that allow exemption		
	Checking: Chase Bank Line from Schedule A/B: 17.1	\$1,153.00	•	\$1,153.00	735 ILCS 5/12-1001(b)		
	Line from Schedule A.B. 17.1			100% of fair market value, up to any applicable statutory limit			
	Pension: Rail Road Retirement Line from Schedule A/B: 21.1	\$0.00		\$0.00	735 ILCS 5/12-1006		
	Line from Schedule A/B. 21.1			100% of fair market value, up to any applicable statutory limit			
	Pension: Teacher's Retirement Line from Schedule A/B: 21.2	\$0.00		\$0.00	735 ILCS 5/12-1006		
	Line from Schedule A/B. 21.2			100% of fair market value, up to any applicable statutory limit			
	Rent: Landlord Line from Schedule A/B: 22.1	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(b)		
	Line from Schedule A/B. 22.1			100% of fair market value, up to any applicable statutory limit			
	Child support: Past due child support	\$40,000.00		\$40,000.00	735 ILCS 5/12-1001(g)(4)		
	Line from Schedule A/B: 29.1			100% of fair market value, up to any applicable statutory limit			
	Term life through employer Beneficiary: Son	\$0.00		\$0.00	215 ILCS 5/238		
	Line from Schedule A/B: 31.1			100% of fair market value, up to any applicable statutory limit			
3.	(Subject to adjustment on 4/01/19 and ever ■ No						
	□ No						
	☐ Yes						

		Document Pac	ie 17 of 63		
Fill in this inforr	mation to identify yοι	ır case:			
Debtor 1	Lenora J Rodrig	iuez			
	First Name	Middle Name Last N	ame	_	
Debtor 2				_	
(Spouse if, filing)	First Name	Middle Name Last N	ame		
United States Ba	nkruptcy Court for the	NORTHERN DISTRICT OF ILLINOIS			
0					
Case number				☐ Check	if this is an
,				_	led filing
					3
Official Forn	n 106D				
Schedule	D: Creditors	Who Have Claims Sec	ured by Proper	tv	12/15
Joneau J	D. Or Gartors	Who have clamb coc	area by rreper		12710
		two married people are filing together, both a number the entries, and attach it to this form			
known).	uditional rage, mi it out,	number the entries, and attach it to this form	. On the top of any additional	pages, write your name a	id case ildiliber (ii
1. Do any creditors	have claims secured by	your property?			
☐ No. Check	this box and submit t	his form to the court with your other sched	lules. You have nothing else	e to report on this form.	
■ Vos Fill in	all of the information	helow	ŭ	•	
		below.			
	II Secured Claims		Column A	Column B	Column C
		nore than one secured claim, list the creditor sepa articular claim, list the other creditors in Part 2. A	arately for	Value of collateral	Unsecured
		er according to the creditor's name.	Do not deduct the	that supports this	portion
American	General		value of collateral.	claim	If any
ソ1I	Springleaf Fi	Describe the property that secures the clain	n: \$3,026.00	\$0.00	\$3,026.00
Creditor's Name		Secured			
Springlea	f Financial/Attn:				
Bankrupt		As of the date you file, the claim is: Check all	that		
Po Box 32	-	apply.	tricat		
	e, IN 47731	Contingent			
Number, Street	, City, State & Zip Code	☐ Unliquidated			
Who owes the de	ht? Check one	☐ Disputed Nature of lien. Check all that apply.			
_	DIECK ONE.	☐ An agreement you made (such as mortgage	or secured		
■ Debtor 1 only □ Debtor 2 only		car loan)	e or secured		
Debtor 1 and De	ahtar 2 anly	☐ Statutory lien (such as tax lien, mechanic's	lien)		
	ne debtors and another	☐ Judgment lien from a lawsuit	lien)		
☐ Check if this cl		Other (including a right to offset)			
community de	bt	. ,			
	Opened				
	11/13 Last				
	Active				
Date debt was incu	urred 6/30/16	Last 4 digits of account number	0443		
ソソー	r Consumer		series \$27,156.00	\$30,000.00	\$0.00
USA Creditor's Name		Describe the property that secures the claim		φ30,000.00	
Creditor 5 Name	5	2011 Mercedes ML350 72000 mile	S		
Po Box 96	61245	As of the date you file, the claim is: Check all apply.	that		
Ft Worth,	TX 76161	Contingent			
Number, Street	, City, State & Zip Code	☐ Unliquidated			
		☐ Disputed			
Who owes the de	ebt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only		An agreement you made (such as mortgage	e or secured		
Debtor 2 only		car loan)			
Debtor 1 and De	•	☐ Statutory lien (such as tax lien, mechanic's	lien)		
	ne debtors and another	☐ Judgment lien from a lawsuit			

Official Form 106D

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Debtor 1 Ler	enora J Rodriguez		Case number (if know)	
First	Name Middle N	ame Last Name	_	
☐ Check if this community	claim relates to a debt	☐ Other (including a right to offset)		
Date debt was i	Opened 01/15 Last Active 8/24/16	Last 4 digits of account number	1000	
	st page of your form, add t	olumn A on this page. Write that number h	ere: \$30,182.00 \$30,182.00	7

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

O.	asc 10 0000+ B	Documer	nt Page 19	of 63	5 Best Main
Fill in this infor	rmation to identify your o				
Debtor 1	Lenora J Rodrigue	27			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
○ #:-:-!	400E/E				
Official For		Ha Ha			40/45
	E/F: Creditors W				12/15 PRITY claims. List the other party to
he Continuation F number (if known)	Page to this page. If you have	no information to report in a			ries in the boxes on the left. Attach nal pages, write your name and case
	ors have priority unsecured				
■ No. Go to		,			
☐ Yes.	i dit 2.				
	All of Your NONPRIORITY	Unsecured Claims			
	ors have nonpriority unsecu				
_ '	ave nothing to report in this par		t with your other sched	lulas	
	ave nothing to report in this par	t. Submit this form to the coun	with your other solled	uies.	
Yes.					
claim, list the	creditor separately for each cla	im. For each claim listed, iden	tify what type of claim	nolds each claim. If a creditor has it is. Do not list claims already including the unsecured claims fill out the	
	nty Four Angliana	Last 4 digits of	of account number	1126	\$253.00
•	ty Creditor's Name	When was the	e debt incurred?		
	ignaria Ave iton, KY 40508	When was the	debt mourred.		
	Street City State Zlp Code	As of the date	you file, the claim is	: Check all that apply	
	urred the debt? Check one.	☐ Contingent			
Debto	or 1 only	☐ Unliquidate			
☐ Debto	or 2 only	☐ Disputed	,		
☐ Debto	or 1 and Debtor 2 only		PRIORITY unsecured	claim:	
☐ At lea	st one of the debtors and anoth	ner Student loa	ans		
	k if this claim is for a commi	unity debt	•	ration agreement or divorce that yo	ou did not
■ No		☐ Debts to pe	ension or profit-sharing	g plans, and other similar debts	
☐ Yes		Other. Spe	cify		

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Lenora J Rodriguez		Case number (if know)	
Advanced Collection Bu	Last 4 digits of account number	2732	\$1,113.00
Po Box 560063	When was the debt incurred?	Opened 09/13	
Rockledge, FL 32956	As of the date you file the claim in Check all that apply		
Who incurred the debt? Check one.	<u> </u>	3. Oncok all that apply	
■ Debtor 1 only	· ·		
	•	l alaim.	
☐ At least one of the debtors and another	<u></u>	i ciaim:	
_		ration agreement or diverse that you did not	
Is the claim subject to offset?	report as priority claims	ration agreement of divorce that you do not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
□Yes	■ Other. Specify Collection Apartment	Attorney Edgewater Walk s	
American General	Last 4 digits of account number	0443	\$0.00
Nonpriority Creditor's Name	.		
	When was the debt incurred?		
	when was the debt incurred?	2/15/13	
Evansville, IN 47731			
•	As of the date you file, the claim i	s: Check all that apply	
_	☐ Contingent		
_ ′	☐ Unliquidated		
<u> </u>	☐ Disputed		
	Type of NONPRIORITY unsecured	l claim:	
At least one of the debtors and another	☐ Student loans		
☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	Other. Specify Automobile	•	
Baptist Emergency Hospital	Last 4 digits of account number	0979	\$1,560.81
	When was the debt incurred?		
Suite 100			
The Woodlands, TX 77381			
	As of the date you file, the claim i	s: Check all that apply	
_	☐ Contingent		
_ ′	☐ Unliquidated		
	☐ Disputed		
	<u></u>		
Is the claim subject to offset?	report as priority claims	·	
■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify		
	Nonpriority Creditor's Name Po Box 560063 Rockledge, FL 32956 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt is the claim subject to offset? No No Yes American General Financial/Springleaf Fi Nonpriority Creditor's Name Springleaf Financial/Attn: Bankruptcy De Po Box 3251 Evansville, IN 47731 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt is the claim subject to offset? No Yes Baptist Emergency Hospital Nonpriority Creditor's Name 8686 New Trails Drive Suite 100 The Woodlands, TX 77381 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 folly Debtor 2 only Check if this claim is for a community debt is the claim subject to offset? No Debtor 1 only Check if this claim is for a community debt is the claim subject to offset? At least one of the debtors and another Check if this claim is for a community debt is the claim subject to offset? No Check if this claim is for a community debt is the claim subject to offset? No	Nonpriority Creditor's Name Po Box 560063 Rockledge, FL 32956 Number Street City State Zip Code Who incurred the debt? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 2 only □ Debtor 3 only □ Debtor 4 and Debtor 2 only □ Debtor 5 only □ Debtor 5 only □ Debtor 5 only □ Debtor 6 one. □ Debtor 8 one of the debtors and another □ Check if this claim is for a community debt is the claim subject to offset? □ Debts to pension or profit-sharin Collection Nonpriority Creditor's Name Springleaf Financial/Springleaf Fi Nonpriority Creditor's Name Springleaf Financial/Attn: Bankruptcy De Po Box 3251 Evansville, IN 47731 Number Street City State Zip Code Who incurred the debt? Check one. □ Debtor 1 and Debtor 2 only □ Debtor 1 and Debtor 2 only □ Debtor 1 and Debtor 2 only □ Debtor 1 only □ Debtor 2 only □ Debtor 1 only □ De	Nonprointy Creditor's Name Po Box 560063 Rockledge, FL 32956 Number Street City State 2 pto Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 and Debtor 3 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 8 only Debtor 9 only Debtor 1 only Debtor 9 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 only 5 only 6 only

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Debt	or Lenora J Rodriguez		Case number (if know)			
4.5	Baptist Emergency Hospital Nonpriority Creditor's Name	Last 4 digits of account number	0610	\$226.56		
	8686 New Trails Drive Suite 100	When was the debt incurred?				
	The Woodlands, TX 77381					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
		☐ Contingent				
	■ Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:			
	At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	Other. Specify				
4.6	Barclays Bank Delaware	Last 4 digits of account number	5120	\$2,211.00		
	Nonpriority Creditor's Name		Opened 01/15 Last Active			
	Po Box 8801 Wilmington, DE 19899	When was the debt incurred?				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	<u> </u>				
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	l claim:			
	☐ At least one of the debtors and another	Student loans	r Claiiii.			
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims				
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts			
	Yes	Other. Specify Credit Card	<u> </u>			
4.7	Capital One	Last 4 digits of account number	6330	\$0.00		
	Nonpriority Creditor's Name		Opened 10/07 Last Active			
	Po Box 30285 Salt Lake City, UT 84130	When was the debt incurred?	3/12/13			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured				
	☐ At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims	- I - I - I - I - I - I - I - I - I - I			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	□Yes	■ Other Specify Credit Card	i			

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Lenora J Rodriguez	Case number (if know)			
Cash Call/Western Sky Financial	Last 4 digits of account number			\$3,000.00
Nonpriority Creditor's Name One City Boulevard West Suite 102 Orange, CA 92868	When was the debt incurred?			
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
Who incurred the debt? Check one.				
■ Debtor 1 only	☐ Contingent			
☐ Debtor 2 only	Unliquidated			
Debtor 1 and Debtor 2 only	Disputed			
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
<u></u>	☐ Student loans			
☐ Check if this claim is for a community debt s the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or di	vorce that you did not	
No	☐ Debts to pension or profit-sharing	ng plans, and other simi	lar debts	
Yes	Other. Specify			
Chase Card Services	Last 4 digits of account number	1282		\$479.00
Nonpriority Creditor's Name Attn: Correspondence Dept Po Box 15298	When was the debt incurred?	Opened 08/07 8/15/16	Last Active	
Wilmington, DE 19850				
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
Who incurred the debt? Check one.	☐ Contingent			
Debtor 1 only	☐ Unliquidated			
Debtor 2 only	☐ Disputed			
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:		
At least one of the debtors and another	☐ Student loans			
☐ Check if this claim is for a community debt s the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or di	vorce that you did not	
No	Debts to pension or profit-sharing	ng plans, and other simi	ilar debts	
Yes	Other. Specify Credit Car	d		
Chase Card Services	Last 4 digits of account number	2544		\$0.00
Nonpriority Creditor's Name Correspondence Dept		Opened 04/00	Last Active	
Po Box 15278 Wilmington, DE 19850	When was the debt incurred?	8/07/07		
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
Who incurred the debt? Check one.	☐ Contingent			
Debtor 1 only	☐ Unliquidated			
Debtor 2 only	☐ Disputed			
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:		
☐ At least one of the debtors and another	☐ Student loans			
☐ Check if this claim is for a community debt s the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or di	vorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other simi	ilar debts	
☐ Yes	Other. Specify Credit Car	d		
	— Other Opening			

Document Page 23 of 63 Debtor 1 Lenora J Rodriguez Case number (if know) 4.11 Chgo Pm Cu Last 4 digits of account number 6208 \$0.00 Nonpriority Creditor's Name Opened 11/03 Last Active 1407 W Washington Blvd When was the debt incurred? 3/06/08 Chicago, IL 60607 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No Unsecured ☐ Yes Other. Specify 4.12 City of Chicago Last 4 digits of account number \$488.00 Nonpriority Creditor's Name When was the debt incurred? City Hall 121 N. LaSalle St Chicago, IL 60602 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No Π Yes Other. Specify 4.13 City of Markam Last 4 digits of account number 4360 \$200.00 Nonpriority Creditor's Name c/o Municipal Collection Services I When was the debt incurred? **PO Box 327** Palos Heights, IL 60463 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans

■ No
□ Yes

report as priority claims

Other. Specify

☐ Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community debt

Is the claim subject to offset?

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Lenora J Rodriguez		Case number (if know)	
Credit Management, LP Nonpriority Creditor's Name	Last 4 digits of account number	6052	\$321.00
Attn: Bankruptcy Po Box 118288 Carrolton, TX 75011	When was the debt incurred?	Opened 06/16	
Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only	☐ Unliquidated		
☐ Debtor 2 only	Disputed		
☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
\square At least one of the debtors and another	☐ Student loans		
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Collection	Attorney Comcast Central	
Yes	Other. Specify Warehouse		
Diversified Consultant	Last 4 digits of account number	3749	\$111.00
Nonpriority Creditor's Name			· · · · · · · · · · · · · · · · · · ·
Dci	When was the debt incurred?	Opened 04/16	
Po Box 551268			
Jacksonville, FL 32255 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.	<u> </u>		
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
<u> </u>	☐ Disputed		
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
At least one of the debtors and another	☐ Student loans		
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Collection	Attorney At T	
Dr. David Shermulis, DDS	Last 4 digits of account number		\$200.00
Nonpriority Creditor's Name 7811 W. 159th Street	When was the debt incurred?		φ200.00
Tinley Park, IL 60477			
Number Street City State Zlp Code	As of the date you file, the claim i	IS: Uneck all that apply	
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only	☐ Unliquidated		
Debtor 2 only	☐ Disputed		
☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
\square At least one of the debtors and another	☐ Student loans		
☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
☐ Yes	Other Specify		
_ ,	■ Other Specify		

Other. Specify

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Debtor 1 Lenora J Rodriguez Case number (if know) 4.17 Fed Loan Servicing Last 4 digits of account number 0001 \$35.049.00 Nonpriority Creditor's Name Opened 08/11 Last Active Po Box 69184 When was the debt incurred? 8/31/16 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.18 First National Credit Card/Legacy Last 4 digits of account number 6287 \$278.00 Nonpriority Creditor's Name First National Credit Card Opened 01/11 Last Active Po Box 5097 When was the debt incurred? 8/28/16 Sioux Falls, SD 51117 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.19 Franciscan St. James Hospital Last 4 digits of account number \$3,500.00 Nonpriority Creditor's Name 20201 Crawford Ave When was the debt incurred? Olympia Fields, IL 60461 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

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Debtor 1 Lenora J Rodriguez Case number (if know) 4.20 **Fst Premier** Last 4 digits of account number 5591 \$860.00 Nonpriority Creditor's Name Opened 06/10 Last Active 601 S Minneapolis Ave When was the debt incurred? 7/24/11 Sioux Falls, SD 57104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.21 **Fst Premier** Last 4 digits of account number 5198 \$782.00 Nonpriority Creditor's Name Opened 01/11 Last Active 601 S Minneapolis Ave 6/09/11 When was the debt incurred? Sioux Falls, SD 57104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Credit Card** Other. Specify 4.22 **Great American Finance** \$493.00 Last 4 digits of account number 9338 Nonpriority Creditor's Name Opened 04/11 Last Active Attn: Bankruptcy 20 N Wacker Dr. Suite 2275 When was the debt incurred? 8/03/12 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Household Goods**

Other. Specify

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Debtor 1 Lenora J Rodriguez Case number (if know) 4.23 Kohls/Capital One Last 4 digits of account number 9594 \$2,273.00 Nonpriority Creditor's Name Opened 9/22/07 Last Active Po Box 3120 When was the debt incurred? 7/29/11 Milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.24 San Antonio Fire Department Last 4 digits of account number \$300.00 Nonpriority Creditor's Name When was the debt incurred? Headquarters 315 S. Santa Rosa Ave San Antonio, TX 78207 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No Π Yes Other. Specify Last 4 digits of account number 4.25 Syncb/Lord & Taylor 1678 \$0.00 Nonpriority Creditor's Name Opened 06/98 Last Active Po Box 103104 When was the debt incurred? 10/13/00 Roswell, GA 30076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Charge Account

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Debtor 1 Lenora J Rodriguez Case number (if know) 4.26 Synchrony Bank / HH Gregg Last 4 digits of account number 3413 \$0.00 Nonpriority Creditor's Name Opened 10/99 Last Active Po Box 965064 When was the debt incurred? 1/30/01 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.27 Synchrony Bank/ JC Penneys Last 4 digits of account number 1785 \$0.00 Nonpriority Creditor's Name Opened 08/00 Last Active Po Box 965064 10/10/01 When was the debt incurred? Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Charge Account** Other. Specify 4.28 Synchrony Bank/Gap \$0.00 Last 4 digits of account number 1113 Nonpriority Creditor's Name Opened 05/01 Last Active Po Box 965064 11/24/01 When was the debt incurred? Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Charge Account

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Debtor 1 Lenora J Rodriguez Case number (if know) 4.29 Tnb - Target Last 4 digits of account number 2073 \$0.00 Nonpriority Creditor's Name Opened 02/01 Last Active Po Box 673 When was the debt incurred? 1/05/05 Minneapolis, MN 55440 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes 4.30 Village of Lombard Last 4 digits of account number \$200.00 Nonpriority Creditor's Name When was the debt incurred? 255 E. Wilson Ave Lombard, IL 60148 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify **Visa Dept Store National Bank** 3880 4.31 Last 4 digits of account number \$2,071.00 Nonpriority Creditor's Name Opened 04/02 Last Active Attn: Bankruptcy Po Box 8053 When was the debt incurred? 9/23/11 Mason, OH 45040 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Charge Account

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Debioi	Lenora 5 Rouriguez			Case II	uniber (ii					
4.32	Western Sky Financial/0	Cash Call	Last 4 digits of account number			_	\$3,000.00			
	Nonpriority Creditor's Name PO Box 370		When was the debt incurred?							
	Timberlake, SD 57656			-						
	Number Street City State Zlp Co	de	As of the date you file, the claim is	: Check	all that app	ply				
	Who incurred the debt? Check	one.	☐ Contingent							
	Debtor 1 only	ebtor 1 only								
	Debtor 2 only		☐ Disputed							
	Debtor 1 and Debtor 2 only		Type of NONPRIORITY unsecured	claim:						
	☐ At least one of the debtors an	nd another	☐ Student loans	•••••						
	☐ Check if this claim is for a	community debt	☐ Obligations arising out of a separ	ation agr	eement or	divorce that you did not				
	Is the claim subject to offset?	_	report as priority claims	ation agi	COMONE OF	divorce that you did not				
	■ No		☐ Debts to pension or profit-sharing	j plans, a	and other s	imilar debts				
	□Yes		Other. Specify							
	_ 100		Other. Specify				-			
4.33	World Finance Corp		Last 4 digits of account number	6101			\$915.00			
	Nonpriority Creditor's Name				1044	-				
	World Acceptance Corp Bankruptcy	o/Attn	When was the debt incurred?	7/30/		2 Last Active				
	Po Box 6429		When was the dept incurred:	11301	12		=			
	Greenville, SC 29606									
	Number Street City State Zlp Co		As of the date you file, the claim is	: Check	all that app	ply				
	Who incurred the debt? Check	one.	☐ Contingent							
	Debtor 1 only		☐ Unliquidated							
	Debtor 2 only		☐ Disputed							
	Debtor 1 and Debtor 2 only		Type of NONPRIORITY unsecured	claim:						
	☐ At least one of the debtors an	nd another	☐ Student loans							
	☐ Check if this claim is for a	community debt	☐ Obligations arising out of a separ	ation and	eement or	divorce that you did not				
	Is the claim subject to offset?		report as priority claims	ation agi	COMPONE OF	aivoroo iriat you ala riot				
	■ No		☐ Debts to pension or profit-sharing	j plans, a	and other s	imilar debts				
	Yes		■ Other. Specify Secured							
Part 3:	List Others to Be Notifie	ed About a Debt	That You Already Listed							
			your bankruptcy, for a debt that you	ı already	listed in l	Parts 1 or 2 For example	if a collection agency is			
trying	to collect from you for a debt yo	ou owe to someone	else, list the original creditor in Part	ts 1 or 2	, then list	the collection agency her	e. Similarly, if you have			
more t	than one creditor for any of the ebts in Parts 1 or 2, do not fill ou	debts that you liste ut or submit this pa	d in Parts 1 or 2, list the additional c	reditors	here. If yo	ou do not have additional	persons to be notified for			
,										
Part 4:	Add the Amounts for Ea	ch Type of Unse	cured Claim							
	the amounts of certain types of secured claim.	unsecured claims.	This information is for statistical rep	orting p	urposes o	only. 28 U.S.C. §159. Add	the amounts for each type			
Oi uiis	ecureu ciaiiii.									
	Go. Domostia sun	nort obligations		60	¢.	Total Claim				
Total cla		port obligations		6a.	\$	0.00	<u> </u>			
from P		tain other debts yo	u owe the government	6b.	\$	0.00)			
			ry while you were intoxicated	6c.	\$	0.00				
	6d. Other. Add all	other priority unsecu	red claims. Write that amount here.	6d.	\$	0.00	<u> </u>			
	6e. Total Priority.	Add lines 6a through	n 6d.	6e.	\$	0.00	_			
	6f. Student loans			6f.	\$	Total Claim				
Total cla				Ji.	Ψ	35,049.00	_			
from P	art 2 6g. Obligations ar		ration agreement or divorce that you	6g.	\$	0.00	1			
		as priority claims ion or profit-sharing	g plans, and other similar debts	6h.	\$	0.00	_			
						3.00				

Other. Add all other nonpriority unsecured claims. Write that amount here. 6i.

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Debtor 1 Lenora J Rodriguez

Total Nonpriority. Add lines 6f through 6i.

6j. 59,884.37

Official Form 106 E/F

		DUGUITE	III FAU L 32 ULU3
Fill in this info	rmation to identify your	case:	
Debtor 1	Lenora J Rodrigu	ıez	
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS
Case number			
(if known)			

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

1	Person or	company with	whom you have the , Street, City, State and ZIP (contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	-
2.2					
	Name				_
	Number	Street			_
	0.1		01.1	710.0	_
	City		State	ZIP Code	
2.3					<u></u>
	Name				
	Number	Street			_
	Number	Sileet			
	City		State	ZIP Code	<u> </u>
2.4	City		State	ZIF Code	
2.4					_
	Name				
	Number	Street			<u>—</u>
		••			
	City		State	ZIP Code	_
2.5				-	
	Name				_
	Number	Street			_
	ivuiliber	Sireet			
	City		State	ZIP Code	_

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Fill in this	information to identify your	case:		
Debtor 1	Lenora J Rodrig	uez		
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing	ng) First Name	Middle Name	Last Name	
United Sta	ites Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case numi	her			
(if known)				☐ Check if this is an amended filing
Officia	l Form 106H			
		labtara		
Schea	lule H: Your Cod	eptors		12/15
our name	and number the entries in the and case number (if known you have any codebtors? (If). Answer every question		to this page. On the top of any Additional Pages, write e as a codebtor.
■ No				
☐ Yes	3			
	hin the last 8 years, have yo a, California, Idaho, Louisiana			ry? (Community property states and territories include nington, and Wisconsin.)
	Go to line 3. s. Did your spouse, former spo	ouse, or legal equivalent live	e with you at the time?	
in line Form	e 2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make	r if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Officia 06G). Use Schedule D, Schedule E/F, or Schedule G to
	Column 1: Your codebtor Name, Number, Street, City, State and 2	ZIP Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1				☐ Schedule D. line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
-	Number Street			_
	City	State	ZIP Code	
3.2				☐ Schedule D, line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
_	Number Street			_

ZIP Code

State

City

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Fill	in this information to identify your	case:				İ				
	btor 1 Lenora J R									
	btor 2 buse, if filing)				_					
Uni	ited States Bankruptcy Court for th	e: NORTHERN DISTRIC	CT OF ILLINOIS		_					
	se number nown)					□ Ar		ed filing ent showing	g postpetitio	
0	fficial Form 106I					MI	M / DD/ Y	YYY		
S	chedule I: Your Inc	ome								12/15
spo atta Pa	plying correct information. If you use. If you are separated and yo ch a separate sheet to this form. The describe Employment Fill in your employment	ur spouse is not filing w On the top of any additi	ith you, do not inclu	de infor	mati	on about	your sp	ouse. If mo	ore space is	s needed,
1.	information.		Debtor 1				Debtor 2	or non-fil	ing spouse	1
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed		☐ Employed					
		, ,	☐ Not employed		☐ Not e	mployed				
	employers.	Occupation	Sales/Teach							
	Include part-time, seasonal, or self-employed work.	Employer's name	Bob's Discount	Furnitu	ıre l	LC_				
	Occupation may include student or homemaker, if it applies.	Employer's address	428 Tolland Tur Manchester, CT							
		How long employed t	here? 6 montl	าร						
Pai	rt 2: Give Details About Mo	nthly Income								
	imate monthly income as of the ouse unless you are separated.	date you file this form. If	you have nothing to r	eport for	any	line, write	\$0 in the	e space. Ind	clude your n	on-filing
	ou or your non-filing spouse have me space, attach a separate sheet to		ombine the informatio	n for all	emp	loyers for	that pers	on on the li	nes below. I	f you need
						For Deb	otor 1	For Deb	otor 2 or ng spouse	
2.	List monthly gross wages, sale deductions). If not paid monthly			2.	\$	1,	135.33	\$	N/A	_
3.	Estimate and list monthly over	time pay.		3.	+\$		0.00	+\$	N/A	- T

1,135.33

N/A

Calculate gross Income. Add line 2 + line 3.

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Deb	tor 1	Lenora J Rodriguez	_	C	ase number (if known)			
	Con	oy line 4 here	4.		For Debtor 1		Debtor 2 or filing spouse N/A	
	•		4.	•	\$1,135.33_	Φ	N/A	
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.		\$ 156.00	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.		\$ 0.00	\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.		\$ 0.00	\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.		\$ 0.00	\$	N/A	
	5e.	Insurance	5e.		\$ 0.00	\$	N/A	
	5f.	Domestic support obligations	5f.		\$ 0.00	»—	N/A	
	5g.	Union dues	5g.		\$ 0.00	—	N/A	
_	5h.	Other deductions. Specify:	5h.	.+ :	\$0.00	+ \$	N/A	
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	4	156.00	\$	N/A	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	979.33	\$	N/A	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.		\$ 0.00	\$	N/A	
	8b.	Interest and dividends	8b.		\$ <u>0.00</u> \$ 0.00	\$	N/A N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce				·	N/A	
		settlement, and property settlement.	8c.		\$500.00	\$	N/A	
	8d.	Unemployment compensation	8d.		\$0.00	\$	N/A	
	8e.	Social Security	8e.	. :	\$0.00	\$	N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	ce 8f.	(\$	\$	N/A	
	8g.	Pension or retirement income	8g.	. :	\$0.00	\$	N/A	
		Income from 2nd job (\$867 less						
	8h.	Other monthly income. Specify: \$108 deductions)	8h.	.+ 3	*	+ \$	N/A	
		Estimated commissions		,	\$ 827.00	\$	N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	2,086.00	\$	N/A	
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	3,065.33 + \$		N/A = \$ 3	3,065.33
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	.0.	Ψ	Ψ			3,003.33
11.	Incli othe Do i	te all other regular contributions to the expenses that you list in Schedul add contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are no cify:	ır depe		•		chedule J. 11. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The ree that amount on the Summary of Schedules and Statistical Summary of Certiles					Combine	
13.	Do	you expect an increase or decrease within the year after you file this form	n?				monthly	income
		No.						
		Yes. Explain:						

Official Form 106I Schedule I: Your Income page 2

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						ı		
Fill	in this informa	ation to identify y	our case:					
Deb	tor 1	Lenora J Ro	driguez				ck if this is:	
Deb	tor 2					_	An amended filing A supplement show	wing postpetition chapter
(Spo	ouse, if filing)					_	13 expenses as of	
Unit	ed States Bankr	ruptcy Court for the	NORTH	ERN DISTRICT OF ILLIN	OIS	-	MM / DD / YYYY	
	e number nown)							
Of	fficial Fo	rm 106J				l		
		J: Your	Exner	1808				12/15
Be info	as complete ormation. If m	and accurate as	s possible eded, atta	. If two married people a ach another sheet to this				or supplying correct
Pari	t 1: Descri	ribe Your House	hold					
١.	No. Go to							
			in a separ	ate household?				
	□N	О	•					
	ΠY	es. Debtor 2 mu	st file Offic	ial Form 106J-2, <i>Expense</i> s	s for Separate House	ehold of Del	otor 2.	
2.	Do you have	e dependents?	■ No					
	Do not list D and Debtor 2		☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state							□ No
	dependents	names.						☐ Yes
								□ No □ Yes
								□ No
								☐ Yes
								□ No
•	D		_					☐ Yes
3.		penses include f people other t	han	No				
		d your depende		Yes				
Par	t 2: Estim	ate Your Ongoi	ng Month	ly Expenses				
exp	imate your ex	kpenses as of you	our bankr	uptcy filing date unless y	ou are using this followed are using the following the second sec	orm as a su e <i>J</i> , check t	upplement in a Ch he box at the top	apter 13 case to report of the form and fill in the
the		h assistance an		government assistance i			Your exp	enses
(011	ilolai i Ollii i i	, oi.,						
4.		or home owners and any rent for th		ses for your residence. I or lot.	nclude first mortgag	e 4. \$	·	1,000.00
	If not include	ded in line 4:						
	4a. Real e	estate taxes				4a. \$	}	0.00
		rty, homeowner's				4b. \$	·	20.00
				upkeep expenses		4c. \$		0.00
5.		owner's associa		dominium dues our residence , such as ho	me equity loops	4d. \$ 5. \$		0.00
J.	Auditiviiai i	igage payill		on residence, such as 110	THE EUGILY IUDITS	J. J	,	V.UU

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otor 1 Lenora J Rodriguez	Case num	ber (if known)	-
Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	120.00
6b. Water, sewer, garbage collection	6b.		55.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.		265.00
6d. Other. Specify:	6d.		0.00
Food and housekeeping supplies	— od. 7.		400.00
Childcare and children's education costs	8.	· -	
		· -	0.00
Clothing, laundry, and dry cleaning	9.	\$	50.00
Personal care products and services	10.	· · — — —	60.00
Medical and dental expenses	11.	\$	40.00
Transportation. Include gas, maintenance, bus or train fare.	12.	¢	220.00
Do not include car payments.		·	
Entertainment, clubs, recreation, newspapers, magazines, and books	13.		30.00
Charitable contributions and religious donations	14.	\$	0.00
Insurance.			
Do not include insurance deducted from your pay or included in lines 4 or 20.	4.5	•	
15a. Life insurance	15a.	· .	0.00
15b. Health insurance	15b.	·	0.00
15c. Vehicle insurance	15c.	\$	95.00
15d. Other insurance. Specify:	15d.	\$	0.00
Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Specify:	16.	\$	0.00
Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	590.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	0.00
Your payments of alimony, maintenance, and support that you did not report as	<u> </u>	·	
deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		\$	0.00
Other payments you make to support others who do not live with you.		\$	0.00
Specify:	19.		
Other real property expenses not included in lines 4 or 5 of this form or on School	edule I: Y	our Income.	
20a. Mortgages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	· -	0.00
20e. Homeowner's association or condominium dues	20e.	*	0.00
Other: Specify: Car repair/maint/tags		Ψ +\$	30.00
Car repair/mainvlags		- φ	30.00
Calculate your monthly expenses			
22a. Add lines 4 through 21.		\$	2,975.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$,
22c. Add line 22a and 22b. The result is your monthly expenses.		\$	2,975.00
220. Add into 22d and 22D. The result is your monthly expenses.		Ψ	2,910.00
Calculate your monthly net income.		-	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	3,065.33
23b. Copy your monthly expenses from line 22c above.	23b.	-\$	2,975.00
177			_,0.0.00
23c. Subtract your monthly expenses from your monthly income.			
The result is your <i>monthly net income</i> .	23c.	\$	90.33
Do you expect an increase or decrease in your expenses within the year after your example, do you expect to finish paying for your car loan within the year or do you expect your modification to the terms of your mortgage?			se or decrease because of a
■ No.			
Yes. Explain here:			

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Fill in this inform	nation to identify your	case:					
Debtor 1	Lenora J Rodrigu						
	First Name	Middle Name	Last I	Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last N	Name			
United States Ba	nkruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS	3			
Case number							
(if known)						Check if this is an amended filing	1
	ion About a	n Individua					12/15
If two married pe	ople are filing togethe	r, both are equally resp	onsible for su	pplying correct infor	mation.		
						ement, concealing property	
	or property by fraud in 3 U.S.C. §§ 152, 1341, 1		nkruptcy case	can result in fines u	p to \$250,0	00, or imprisonment for up	to 20
, c							
Sign	n Below						
Did you pay	y or agree to pay some	one who is NOT an atto	orney to help y	ou fill out bankrupto	y forms?		
■ No							
☐ Yes. N	lame of person					kruptcy Petition Preparer's No n, and Signature (Official Form	
	ty of perjury, I declare true and correct.	that I have read the su	mmary and sc	hedules filed with th	is declarati	on and	
X /s/lend	ora J Rodriguez		х				
Lenora	J Rodriguez e of Debtor 1			Signature of Debtor 2			
Date N	November 15, 2016		1	Date			

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Fill	in this inform	nation to identify you	r case:							
	otor 1	Lenora J Rodrig								
Dei	OLOT 1	First Name	Middle Name	Last Name						
	otor 2 ouse if, filing)	First Name	Middle Name	Last Name						
Uni	ted States Ba	nkruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS						
	se number					Check if this is an mended filing				
Sta Be a info	as complete a	of Financial	, attach a separate sheet to	are filing together, both are	ankruptcy e equally responsible for sup by additional pages, write yo					
		, , , , ,	stion. arital Status and Where You	ı Lived Before						
1.	What is you	r current marital statu	ıs?							
	☐ Married ■ Not mar	ried								
2.	During the la	the last 3 years, have you lived anywhere other than where you live now?								
	■ No □ Yes. Lis	t all of the places you	lived in the last 3 years. Do n	ot include where you live nov	N.					
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there				
3. state					nity property state or territor ico, Texas, Washington and V					
	■ No □ Yes. Ma	ake sure you fill out Sca	hedule H: Your Codebtors (O	fficial Form 106H).						
Pai	t 2 Explai	n the Sources of You	ır Income							
4.	Fill in the total	al amount of income yo	nployment or from operating our received from all jobs and a have income that you receive	all businesses, including par		ndar years?				
	□ No ■ Yes. Fill	l in the details.								
			Debtor 1		Debtor 2					
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)				
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$14,123.00	☐ Wages, commissions, bonuses, tips					
			☐ Operating a business		☐ Operating a business					

Official Form 107

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Debtor 1 Lenora J Rodriguez

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Case number (if known)

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply		ns
		endar year: o Decembe	r 31, 2015)	■ Wages, commissions, bonuses, tips	\$39,589.00	☐ Wages, commisbonuses, tips	ssions,	
				☐ Operating a business		☐ Operating a busi	siness	
		ndar year b o Decembe		■ Wages, commissions, bonuses, tips	\$16,632.00	☐ Wages, commis bonuses, tips	ssions,	
				☐ Operating a business		☐ Operating a busi	siness	
	unemplo gambling List each	yment, and g and lottery	other public b winnings. If y I the gross ind	ther that income is taxable. Ex enefit payments; pensions; rer ou are filing a joint case and y come from each source separa	ntal income; interest; dividen ou have income that you rec	ds; money collected fr eived together, list it o	rom lawsuits; royalties; and only once under Debtor 1.	
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deduction and exclusions)	ns
		endar year: o Decembe	r 31, 2015)	Retirement Distribution	\$10,404.00			
Par	t 3: Li	st Certain P	ayments Yo	u Made Before You Filed for	Bankruptcy			
6.	Are eith ☐ No.	Neither D	Debtor 1 nor	2's debts primarily consume Debtor 2 has primarily conso a personal, family, or househo	u <mark>mer debts.</mark> Consumer debt	s are defined in 11 U.S	S.C. § 101(8) as "incurred b	y ar
			e 90 days bet	ore you filed for bankruptcy, d	id you pay any creditor a tota	of \$6,425* or more?	,	
		□ No.	Go to line					
		Yes	paid that on not include	each creditor to whom you pa creditor. Do not include payments e payments to an attorney for to not on 4/01/19 and every 3 year	nts for domestic support obliq his bankruptcy case.	gations, such as child	support and alimony. Also,	
	■ Yes	Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.						
		During the	e 90 days bef	ore you filed for bankruptcy, d	id you pay any creditor a tota	l of \$600 or more?		
		■ No.	Go to line	7.				
		☐ Yes	include pa	each creditor to whom you pa yments for domestic support o y for this bankruptcy case.				:О
	Credito	or's Name ar	nd Address	Dates of payme	ent Total amount	Amount you W	Vas this payment for	

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Debtor 1 Lenora J Rodriguez

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Case number (if known)

7.	Within 1 year before you filed for bankrupto Insiders include your relatives; any general pa corporations of which you are an officer, direct including one for a business you operate as a support and alimony. No	rtners; relatives of any gen or, person in control, or ow	eral partners; partners of 20% or more	erships of whi of their voting	ch you are a gener g securities; and a	al partner; ny managing agent,
	☐ Yes. List all payments to an insider. Insider's Name and Address	Dates of payment	Total amount	Amount y		this payment
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cos No		paid ments or transfer a			lebt that benefited an
	☐ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you		this payment litor's name
Par	t 4: Identify Legal Actions, Repossession	s, and Foreclosures				
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	ne case
10.	Within 1 year before you filed for bankruptor. Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Creditor Name and Address		erty repossessed, f		arnished, attache Date	d, seized, or levied? Value of the property
		Explain what happened	I			
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment becan solve a payment becan solve a payment becan solve a payment becan solve a payment because the payme	ause you owed a debt?	·			
	Creditor Name and Address	Describe the action the	creditor took		Date action was aken	Amount
Par	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or a No Yes List Certain Gifts and Contributions Within 2 years before you filed for bankrup	nother official?				
	No					
	☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift and	Describe the gifts			Dates you gave he gifts	Value
	Address:					

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Del	btor 1	Lenora J Rodriguez			Case nur	mber (if known)	
14.		n 2 years before you filed for ban No Yes. Fill in the details for each gift o			ifts or contributions with	a total value of more thar	ı \$600 to any charity
		or contributions to charities that			ou contributed	Dates you	Valu
	more Chari	e than \$600 ity's Name ess (Number, Street, City, State and ZIP Co		Describe what y	ou contributed	Dates you contributed	valu
Pai	rt 6:	List Certain Losses					
15.		n 1 year before you filed for bank ter, or gambling?	ruptcy or	since you filed fo	r bankruptcy, did you lose	anything because of the	ft, fire, other
	_	اه د حسان د د د د					
		es. Fill in the details.					
		ribe the property you lost and the loss occurred		•	coverage for the loss	Date of your loss	Value of propert
			Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>				
Pai	rt 7:	List Certain Payments or Transfe	ers				
16.	Include	n 1 year before you filed for bank ulted about seeking bankruptcy of e any attorneys, bankruptcy petition No Yes. Fill in the details.	r preparii	ng a bankruptcy p	etition?		erty to anyone you
	Addre Emai	on Who Was Paid ess il or website address on Who Made the Payment, if No	t You	Description and transferred	value of any property	Date payment or transfer was made	Amount o
	4131 Skol	er & Associates, Ltd Main Street kie, IL 60076 d@cutlerItd.com		Attorney Fees credit report \$	\$200, filing fee \$335, 40	October 2016	\$200.0
17.	promi	n 1 year before you filed for bank ised to help you deal with your ci t include any payment or transfer th	reditors o	r to make paymen		pay or transfer any prope	erty to anyone who
		No					
	□ Y	es. Fill in the details.					
	Perso Addre	on Who Was Paid ess		Description and transferred	value of any property	Date payment or transfer was made	Amount o
18.	transf	n 2 years before you filed for ban	our busin	ess or financial at	fairs?		er than property

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No

☐ Yes. Fill in the details.

Person Who Received Transfer Description and value of Describe any property or Date transfer was Address property transferred payments received or debts made paid in exchange Person's relationship to you

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Case number (if known) Document

Lenora J Rodriguez Debtor 1

19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)								
		No Yes. Fill in the details.							
	Na	me of trust	Description and v	alue of the pro	operty trans	sferred	Date Transfer was made		
Par	t 8:	List of Certain Financial Accounts, In	struments, Safe Deposi	t Boxes, and S	Storage Uni	ts			
20.	sol Inc	hin 1 year before you filed for bankruptod, moved, or transferred? lude checking, savings, money market, cuses, pension funds, cooperatives, asso	or other financial accou	nts; certificate	s of depos	•	•		
		No							
		Yes. Fill in the details.		_		_			
		ime of Financial Institution and Idress (Number, Street, City, State and ZIP	Last 4 digits of account number	Type of acco instrument	ount or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer		
21.		you now have, or did you have within 1 yeh, or other valuables?	year before you filed for	r bankruptcy, a	any safe de	posit box or other depo	sitory for securities,		
		No Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code) Who else had access to it? Address (Number, Street, City, State and ZIP Code)			Describe	the contents	Do you still have it?			
22.	Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?								
		No Yes. Fill in the details.							
		nme of Storage Facility Idress (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?		
Par	t 9:	Identify Property You Hold or Control	for Someone Else						
23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in tru for someone.				for, or hold in trust					
		No Yes. Fill in the details.							
		vner's Name Idress (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Value		
Par	t 10	Give Details About Environmental Info	ormation						
For	the	purpose of Part 10, the following definiti	ions apply:						
	_								

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Lenora J Rodriguez

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law									
	■ No □ Yes. Fill in the details.	s. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice					
25. Have you notified any governmental unit of any release of hazardous material?									
	■ No □ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice					
26.	Have you been a party in any judicial or admi	nistrative proceeding under any envi	ronmental law? Include settlements a	and orders.					
	■ No □ Yes. Fill in the details.								
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case					
Par	11: Give Details About Your Business or Co	onnections to Any Business							
27.	Within 4 years before you filed for bankruptc	y, did you own a business or have an	y of the following connections to any	business?					
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time								
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)								
	☐ A partner in a partnership								
	☐ An officer, director, or managing exec	cutive of a corporation							
	☐ An owner of at least 5% of the voting or equity securities of a corporation								
	■ No. None of the above applies. Go to Pa	art 12.							
	Yes. Check all that apply above and fill in	n the details below for each business							
	Business Name I Address	Describe the nature of the business	Employer Identification number Do not include Social Security						
		Name of accountant or bookkeeper	Dates business existed	idiliber of friit.					
28.	Within 2 years before you filed for bankrupton institutions, creditors, or other parties.	y, did you give a financial statement t	o anyone about your business? Inclu	ıde all financial					
	■ No □ Yes. Fill in the details below.								
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued							

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Case number (if known) Debtor 1 Lenora J Rodriguez

Part 12: Sign Below							
are tru	e and correct. I understand that making a false	ial Affairs and any attachments, and I declare under penalty of perjury that the answers e statement, concealing property, or obtaining money or property by fraud in connection 0,000, or imprisonment for up to 20 years, or both.					
	enora J Rodriguez ora J Rodriguez	Signature of Debtor 2					
	iture of Debtor 1	orginatare of Boston 2					
Date	November 15, 2016	Date					
Did yo	u attach additional pages to Your Statement o	of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
☐ Yes	S						
Did yo	u pay or agree to pay someone who is not an a	attorney to help you fill out bankruptcy forms?					

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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		Docume	ent Page 46 of 63		
Fill in this infor	mation to identify you	r case:			
Debtor 1	Lenora J Rodrig				
Debior 1	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					Check if this is an amended filing
Official Fo		on for Individu	uals Filing Unde	er Chapter	7 12/15
•	lividual filing under ch re claims secured by y	apter 7, you must fill out b our property, or	this form if:		
you have lease You must file th	sed personal property is form with the court ever is earlier, unless t	and the lease has not exp within 30 days after you f	ile your bankruptcy petition		for the meeting of creditors, creditors and lessors you list
	eople are filing togethend date the form.	er in a joint case, both are	e equally responsible for su	oplying correct info	ormation. Both debtors must
	and accurate as possi our name and case nu		ded, attach a separate sheet	to this form. On the	e top of any additional pages,

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below

nformation below.	·	
Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the propert as exempt on Schedule C
Creditor's American General Financial/Springleaf Fi	Surrender the property.Retain the property and redeem it.	□ No
Description of Secured property securing debt:	□ Retain the property and enter into a Reaffirmation Agreement.□ Retain the property and [explain]:	■ Yes
Creditor's Santander Consumer USA name:	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
Description of property securing debt: 2011 Mercedes ML350 72000 miles	■ Retain the property and enter into a Reaffirmation Agreement.□ Retain the property and [explain]:	■ Yes

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

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Del	otor 1	Lenora J Rodriguez	Case number (if known)
Les	sor's n	ame [.]	□ No
		n of leased	□ NO
	perty:	. 664664	☐ Yes
Loo	sor's n		п
		ame. n of leased	□ No
Pro	perty:		☐ Yes
Les	sor's n	ame:	□ No
		n of leased	
Pro	perty:		☐ Yes
	sor's n		□ No
	scriptio perty:	n of leased	☐ Yes
	sor's n	ame: n of leased	□ No
	perty:	Torreased	☐ Yes
	sor's n	ame: n of leased	□ No
	perty:	101100000	☐ Yes
ا م	sor's n	ama:	D.W.
		n of leased	□ No
	perty:		☐ Yes
Par	t 3:	Sign Below	
Und prop	ler pen perty th	alty of perjury, I declare that I have indicate nat is subject to an unexpired lease.	I my intention about any property of my estate that secures a debt and any personal
Χ	/s/ L	enora J Rodriguez	X
		ora J Rodriguez	Signature of Debtor 2
	Signa	ature of Debtor 1	
	Date	November 15, 2016	Date

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-36604 Doc 1 Filed 11/16/16 Entered 11/16/16 20:12:33 Desc Main Document Page 52 of 63

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Lenora J Rodriguez		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENSA	ATION OF ATTOR	NEY FOR DE	CBTOR(S)
C	tursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), compensation paid to me within one year before the filing of e rendered on behalf of the debtor(s) in contemplation of or	the petition in bankruptcy, o	or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,450.00
	Prior to the filing of this statement I have received			200.00
	Balance Due		\$	1,250.00
2. \$	335.00 of the filing fee has been paid.			
3. T	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. T	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	I have not agreed to share the above-disclosed compensation	ation with any other person u	nless they are memb	pers and associates of my law firm.
[☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names of			
6. I	n return for the above-disclosed fee, I have agreed to render	legal service for all aspects	of the bankruptcy c	ase, including:
b c	 Analysis of the debtor's financial situation, and rendering Preparation and filing of any petition, schedules, statemer Representation of the debtor at the meeting of creditors ar [Other provisions as needed] Negotiations with secured creditors to redureaffirmation agreements and applications a 522(f)(2)(A) for avoidance of liens on housel 	nt of affairs and plan which r nd confirmation hearing, and ace to market value; exer as needed; preparation a	nay be required; I any adjourned hea mption planning;	rings thereof;
7. B	by agreement with the debtor(s), the above-disclosed fee doe Representation of the debtors in any discha any other adversary proceeding.	es not include the following s argeability actions, judic	service: ial lien avoidanc	es, relief from stay actions or
	Cl	ERTIFICATION		
	certify that the foregoing is a complete statement of any agrankruptcy proceeding.	reement or arrangement for p	ayment to me for re	presentation of the debtor(s) in
No	ovember 15, 2016	/s/ David Cutler		
Do	<u> </u>	David Cutler Signature of Attorney		
		Cutler & Associate		
		4131 Main Street	-	
		Skokie, IL 60076 847-673-8600 Fax	. 947_672 0626	
		david@cutlerltd.co		
		Name of law firm		_

CUTLER & ASSOCIATES, LTD.

ATTORNEYS AT LAW 4131 MAIN STREET SKOKIE, ILLINOIS 60076

TELEPHONE (847) 673-8600 FAX (847) 673-8636

November 7, 2016

VIA EMAIL ONLY

Dear Leonora Rodriguez:

We appreciate the opportunity to help you resolve your financial situation. After reviewing your finances, I agree with you that filing for bankruptcy under Chapter 7 is the best solution.

This letter will serve as an engagement agreement that will establish the terms of our relationship. When you sign it, it will become a contract between us.

In passing the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, the Congress imposed strict requirements upon attorneys representing debtors, requiring them to specify what duties they will perform and to make certain representations to clients. Those specific duties and representations are set out in the representation agreement.

Please read this agreement carefully and be sure you understand it. If you have any questions, you should consult with me before signing. Once you are satisfied with the agreement, please sign and return a copy to me.

Following are the specifics of our proposed representation, we will:

- 1. Meet with you to discuss your financial situation and possible solutions;
- 2. Provide the section 342(b)(1) notice, which sets out the purpose, benefits, and costs of filing under Chapters 7, 11, 12 or 13; the types of services available from credit counseling agencies; and the penalties of committing certain bankruptcy crimes, and will explain the notice to you;
- 3. Prepare the necessary bankruptcy petition, schedules, statement of affairs, and other documents, and review and file the bankruptcy case under the chapter you select;
 - 4. Prepare for and accompany you to the section 341 first meeting of creditors;
- 5. Assist in the amendments to the papers filed and the production of such documents as the trustee requests;
 - 6. Assist you in the execution of reaffirmation agreements that are in your best interest.

For this work, we will charge you the following:

A fee of \$590 to file a chapter 7 bankruptcy petition for you, which may not be a complete filing. If you elect this option, we will ask you to sign a separate agreement after your petition is filed which will require payments of \$1,250 in order for us to perform all additional work which will enable you to obtain a discharge or your debts. You understand, however, that if you do not retain us to perform the additional work, we will not be obligated to do any other work for you and we may withdraw from your case and/or

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your case may be dismissed.

As a separate document, but included as part of this representation agreement, we are giving you notice of "Important Information About Bankruptcy Assistance Services from an Attorney" as required by section 527 of the Bankruptcy Reform Act. See Exhibit A. and How to Provide All Information Required by Section 521.

You agree to furnish all information necessary to enable us to complete the papers that will be filed in your case and that such information will be complete, accurate, and truthful.

This document represents the complete agreement between the parties and may not be modified or replaced except by a subsequent written agreement executed by the parties. You also acknowledge that you were provided Exhibit B that is also fully incorporated herein.

This representation agreement shall be void if not executed by the parties within five (5) business days after the first date on which the agency provides any bankruptcy assistance services.

You acknowledge that we can not 100% guarantee you that you will receive a discharge in a Chapter 7. Your petition will be reviewed by the trustee, bankruptcy court, US Trustee and potential creditors. They have the right to object to the petition. However, we strive to ensure that all petitions are prepared and reviewed so that any potential issues are resolved prior to filing to give you the best possible chance of a discharge. You also understand that most taxes, student loans and other governmental obligations will not be discharged in your bankruptcy.

The client understands that all funds that client is paying to Cutler & Associates, are to be considered an advance payment which is part of this payment retainer agreement and shall immediately become the property of Cutler & Associates, Ltd. This advance payment is made in exchange for a promise by Cutler & Associates, Ltd., to provide said legal services listed in this retainer agreement. Said advance payment funds will be deposited into the general business account owned by Cutler & Associates, Ltd., and will be used for any and all general expenses of Cutler & Associates, Ltd. The undersigned also understands that it is the client's choice to have said retainer deposited in Cutler & Associates, Ltd.'s IOLTA attorney bank account and shall remain the undersigned's property as security for any future services. However, if the undersigned chooses this option, he or she understands that Cutler & Associates, Ltd. does not represent the undersigned due to the fact that the legal work and creation of a bankruptcy case requires various tasks and expenses for the attorneys and employees of Cutler & Associates, Ltd., some of which requires legal advice, secretarial work and expenses required for the creation and processing of said Bankruptcy case and services. Finally, the undersigned understands that the benefit that the undersigned is gaining for payment of said advanced retainer payment is a promise of Cutler & Associates, Ltd. to perform any and all work reasonably necessary to represent client's Bankruptcy interests, notwithstanding any extraordinary circumstances regarding the undersigned's Bankruptcy case.

Sincerely and agreed:

Cutler & Associates, Ltd. A Debt Relief Agency

Accepted:

Client Leonora Rodriguez

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EXHIBIT A Debt Relief Agency Disclosures to an Assisted Person

Section 527 of the Bankruptcy Code requires a Debt Relief Agency to provide an assisted person with the following:

A copy of the notice prepared by the clerk of the Bankruptcy Court, in accordance with the requirements of §342(b), which is attached hereto and which contains:

- (1) a brief description of:
 - (A) Chapters 7, 13, 12, and 13 and the general purpose, benefits, and costs of proceeding under each of those chapters; and
 - (B) the types of services available from credit counseling agencies; and
- (2) statements specifying that:
 - (A) a person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury in connection with a case under this title shall be subject to fine, imprisonment, or both; and
 - (B) all information supplied by a debtor in connection with a case under this title is subject to examination by the Attorney General.
- 2. The following disclosures are required by §527(a)(2), which advises an assisted person that:
 - (A) all information that the assisted person is required to provide with a petition and thereafter during a case under this title is required to be complete, accurate, and truthful.
 - (B) all assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case, and the replacement value of each asset as defined in § 506 must be stated in those documents where requested after reasonable inquiry to establish such value;
 - (C) current monthly income, the amounts specified in section 707(b)(2), and, in a case under Chapter 13 of this title, disposable income (determined in accordance with § 707(b)(2)) are required to be stated after reasonable inquiry; and
 - (D) information that an assisted person provides during his or her case may be audited pursuant to this title, and failure to provide such information may result in dismissal of the case under this title or other sanction, including a criminal sanction.

If you have any questions about any of these disclosures, we will be happy to provide further explanation. We also call your attention to Exhibits A and B attached to the Representation and made a part thereof.

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Separate Disclosure Required by Section 527 of the Bankruptcy Code as Amended

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY

(Note: This form is mandated by statute. It may or may not correctly explain the law.)

If you decide to seek bankruptcy relief, you can represent yourself; you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. The law requires an attorney or bankruptcy petition preparer to give you a written contract specifying what the attorney or bankruptcy petition preparer will do for you and how much it will cost. Ask to see the contract before you hire anyone.

The following information explains what must be done in a routine bankruptcy case to help you evaluate how much services you need. Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and decide which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents (Petition, Schedules, Statement of Financial Affairs, and in some cases a Statement of Intention) must be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you must attend the required first meeting of creditors, where you may be questioned by a court official called a "trustee" and by creditors.

If you choose to file a Chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a Chapter 13 case, in which you repay your creditors what you can afford over 3 to 5 years, you may also want help preparing your Chapter 13 plan and with the confirmation hearing on your plan, which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than Chapter 7 or Chapter 13, you should consult someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only lawyers, not bankruptcy petition preparers, can give you legal advice.

EXHIBIT B

Information to the Assisted Person (Debtor) on How to Provide All Information Required by Section 521

Section 521 of the Code sets out the Debtor's duties related to the filing of a bankruptcy case. A copy of the section is attached to this writing.

As you fill out these schedules and statement of affairs, you should keep the following in mind.

Completing the income and expense pages accurately and completely is critical.

- (a) To compile your income, refer to recent pay stubs and last year's income tax returns. Accounting for overtime, investment dividends, and other earnings is necessary.
- (b) People usually pay cash for many items, such as groceries. Review your monthly expense payments and make a best estimate on cash expenditures. If you pay insurance annually, calculate the monthly cost. Attached are IRS expense allowances for the area in which you live. If your expenses exceed these, we will have to review them and perhaps make adjustments.
- (c) When you value property you own, consider prices in the neighborhood for housing, in newspapers and car lots for automobiles, and what you would pay for furniture and clothes at a business selling such goods.
- (d) If you have an item of special value, an appraisal may be necessary.
- (e) When listing creditors, collect current bills and use that information for mailing addresses and balances due.
- (f) Under the law of this state, or federal bankruptcy law, certain property may be exempt and may be retained. Attached is a copy of the state list of exemptions and also a list of property that may be exempt under federal law. Neither list is all-inclusive. If a seller has a lien on exempt property, the lien may be avoidable or you may have to pay for the property in order to keep it. After you have prepared these lists, we can review them and decide what property qualifies as exempt.

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EXHIBIT C

IMPORTANT NOTES PLEASE READ EACH CAREFULLY. By initialing you acknowledge that you read and understood each of the following

Initials	Important Information	
	Within 14 days of filing your case you are required to complete and file a certificate showing that	
	you have completed a debtor education class. If you do not, you will not receive a discharge. It is	
	your responsibility to complete the class and we will not remind you.	
;	We can add creditors to your petition within a reasonable time after filing. However, there is a fee	
	of \$100 which includes a \$30 court cost that must be paid prior to us amending your petition. You	
	are fully responsible for providing all creditors to us and if you wish for us to amend your petition	
	prior to discharge you must provide us a list of the missing creditors and the \$100 along with any	
	other documents we require, no later than 30 days prior to discharge. We will not remind you of	
	the deadline.	
	If at any time you need a copy of your notice of filing or discharge letter there will be a charge of	
	\$100 that must be paid prior to the paper work being given to you.	
	If you fail to attend your first 341 meeting for any reason and it is continued. You will pay our	
	firm an additional \$300 to attend the continued 341 meeting.	
	Any other potential services, such as defense of a complaint to determine dischargability of a debt	
	or of a United States Trustee motion to convert this case or dismiss it as an abusive filing, are not	
	included and will be provided only through a separate representation agreement.	
	If you have property secured by a loan (i.e. vehicle or real estate) and you wish to continue with	
	the pre-filing payments, it is important for you to call your lender, after filing bankruptcy and ask	
	them to send us a "reaffirmation agreement". The reaffirmation agreement is your agreement to keep paying for the property after your bankruptcy case is over. If you execute a reaffirmation	
	agreement and it is filed with the court you will then be fully obligated to repay the loan. It is your	
	responsibility to ensure that you read the reaffirmation carefully and understand its terms. In	
	addition, you must make sure the bank files it with the bankruptcy court. We will only complete	
	necessary portions of the reaffirmation agreement, it is your responsibility to make sure it is	
	executed and filed by the bank. This is not a recommendation to reaffirm mortgage loans.	
	It is very important for you to inform us of any credit card purchases within the last six months for	
	non-essential items and cash advances. I consider food, gas, medical and other such purchases to	
	be essential. Any non-essential purchases in excess of \$500 should be specifically discussed with	
	me so that I can best serve your interests.	
<u> </u>		
	You must notify me of any payments made to a friend or family member within 1yr of filing the	
	bankruptcy petition that were made to repay a debt owed to them.	
	It is your responsibility to make sure we have a full list of your creditors and their correct	
	bankruptcy mailing address.	
	You have told us of all real estate you owned in the last 5 years. Regardless of its current	
	ownership or title status and your petition discloses any judgements you may have against you.	
	You must file your case within 90 days of executing this agreement or we reserve the right to close	
your case. See below for refund policy.		
_	If you pay our fee in full and then decide to not proceed, we are entitled to keep no less than	
	\$750 for work completed on your bankruptcy petition prior to your decision to not proceed.	
	We reserve the right to make the final determination on how much money to refund to you.	
	If you pay a down payment we will not return your money as it will be credited against the	
	meeting time you spent with our attorney.	

United States Bankruptcy Court Northern District of Illinois

In re	Lenora J Rodriguez		Case No.	
111 10		Debtor(s)	Chapter 7	
	VE	ERIFICATION OF CREDITOR MA	ATRIX	
		Number of O	Creditors:	32
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of credito	ors is true and correct	to the best of my
Date:	November 15, 2016	/s/ Lenora J Rodriguez Lenora J Rodriguez Signature of Debtor		

5 Twenty Four Angliana 524 Angliana Ave Lexington, KY 40508

Advanced Collection Bu Po Box 560063 Rockledge, FL 32956

American General Financial/Springleaf Fi Springleaf Financial/Attn: Bankruptcy De Po Box 3251 Evansville, IN 47731

Baptist Emergency Hospital 8686 New Trails Drive Suite 100 The Woodlands, TX 77381

Barclays Bank Delaware Po Box 8801 Wilmington, DE 19899

Capital One Po Box 30285 Salt Lake City, UT 84130

Cash Call/Western Sky Financial One City Boulevard West Suite 102 Orange, CA 92868

Chase Card Services Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Chase Card Services Correspondence Dept Po Box 15278 Wilmington, DE 19850

Chgo Pm Cu 1407 W Washington Blvd Chicago, IL 60607 City of Chicago City Hall 121 N. LaSalle St Chicago, IL 60602

City of Markam c/o Municipal Collection Services I PO Box 327 Palos Heights, IL 60463

Credit Management, LP Attn: Bankruptcy Po Box 118288 Carrolton, TX 75011

Diversified Consultant Dci Po Box 551268 Jacksonville, FL 32255

Dr. David Shermulis, DDS 7811 W. 159th Street Tinley Park, IL 60477

Fed Loan Servicing Po Box 69184 Harrisburg, PA 17106

First National Credit Card/Legacy First National Credit Card Po Box 5097 Sioux Falls, SD 51117

Franciscan St. James Hospital 20201 Crawford Ave Olympia Fields, IL 60461

Fst Premier 601 S Minneapolis Ave Sioux Falls, SD 57104

Great American Finance Attn: Bankruptcy 20 N Wacker Dr. Suite 2275 Chicago, IL 60606 Kohls/Capital One Po Box 3120 Milwaukee, WI 53201

San Antonio Fire Department Headquarters 315 S. Santa Rosa Ave San Antonio, TX 78207

Santander Consumer USA Po Box 961245 Ft Worth, TX 76161

Syncb/Lord & Taylor Po Box 103104 Roswell, GA 30076

Synchrony Bank / HH Gregg Po Box 965064 Orlando, FL 32896

Synchrony Bank/ JC Penneys Po Box 965064 Orlando, FL 32896

Synchrony Bank/Gap Po Box 965064 Orlando, FL 32896

Tnb - Target
Po Box 673
Minneapolis, MN 55440

Village of Lombard 255 E. Wilson Ave Lombard, IL 60148

Visa Dept Store National Bank Attn: Bankruptcy Po Box 8053 Mason, OH 45040

Western Sky Financial/Cash Call PO Box 370 Timberlake, SD 57656

World Finance Corp World Acceptance Corp/Attn Bankruptcy Po Box 6429 Greenville, SC 29606